

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA

IN RE:	:	CHAPTER 13
	:	
	:	
Yvonne E. Terry	:	
	:	CASE NO: 1:21-bk-02093-MJC
	:	
Debtor	:	

**CERTIFICATION**

Pursuant to the requirements contained in the Settlement Agreement approved by the Honorable Mark J. Conway on January 7, 2025, and docketed to number 71 the undersigned here by certifies that all refunds have been issued in accordance with Paragraphs 1, 2, and 3 of said Stipulation.

Respectfully submitted,

LAW OFFICES OF JOHN M. HYAMS

Dated: January 23, 2025

By: /s/ John M. Hyams  
John M. Hyams  
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